Newf
Med care

ANNUAL REPORT

FOR THE YEAR ENDED MARCH 31, 1977

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NEWFOUNDLAND MEDICAL CARE COMMISSION

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DEPARTMENT OF HEALTH

St. John's, October 1977

TO THE HONOURABLE GORDON A. WINTER
Lieutenant Governor of Newfoundland and Labrador

May it please your Honour:

I have the honour to present the Annual Report of the Newfoundland Medical Care Commission for the year ended 31 March, 1977.

Your obedient servant,

HAROLD A. COLLINS
Minister of Health

NEWFOUNDLAND MEDICAL CARE COMMISSION

St. John's, October 1977

TO THE HONOURABLE HAROLD A. COLLINS
Minister of Health

Honourable Sir:

I am pleased to present the Annual Report of the Newfoundland Medical Care Commission for the year ended 31 March, 1977.

Respectfully submitted,

NEVILLE RALPH
Chairman

104-01155/

MEMBERS NEWFOUNDLAND MEDICAL CARE COMMISSION 31 MARCH 1977

Chairman	Neville Ralph St. John's
Vice-Chairman	Dr. C.U. Henderson St. John's
Members	Dr. I.R. Woolfrey Grand Falls
	Dr. H.J. Blackwood St. John's
	Edward Noonan St. John's
	Mrs. Ford Neal Corner Brook
	Roger Crosbie St. John's
	John Lloyd Gander
Ex-officio members	Deputy Minister (or representative Department of Health)
	Executive Director Medical Care Commission

SENIOR COMMISSION PERSONNEL 31 MARCH 1977

Executive Director	R.C. Moores
Medical Director	Dr. T.A. Knowling
Comptroller	E.H. Hodder
Manager, Processing & Systems	R.O. Peddigrew
Medical Claims Administrator	G. Attwood
Administrative Officer	L. Butler
Supervisor, Assessment — In Province — Out Province	 L. Healey Mrs. J. Corbett
Supervisor, Edit	J. Mugford
Supervisor, Public Services	N. Harris
Supervisor, Audits	E. Shute

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HIGHLIGHTS OF 1976-77 REPORT

- Average gross payments to full time physicians was $75,644. The estimated overhead (i.e. costs of operating a practice) was one-third of gross payments, so that estimated average net professional income was $50,000.
- Volume of services paid increased 7.7 per cent over 1975-76 to 2,429,700.
- Total payments for insured services increased by 14.4 per cent over 1975-76 to $31,257,065.
- Contribution from Government of Canada was 75.2 per cent of insured service cost.
- 118 physicians commenced practice, 89 physicians retired or left the province for a net gain of 29 (4.8 per cent).
- Administrative costs $1,191,445 were 3.7 per cent of total program costs.
- Legislation to empower the Commission to recover cost of 'unnecessary services' from patients.
- Recovery of $59,540.72 from physicians in respect of questionable claims.
- Commission concern respecting apparent over-utilization and over-servicing.

THE NEWFOUNDLAND MEDICAL CARE INSURANCE PLAN

introduction

The Newfoundland Medical Care Insurance Plan (MCP), in co-operation with the Government of Canada, provides coverage of medical services for all bona-fide residents of the province. The plan is administered by the Newfoundland Medical Care Commission, appointed in accordance with Section 4 of the Newfoundland Medical Care Insurance Act, Chapter 265 of The Revised Statutes of Newfoundland, 1970 and the Commission is responsible to the Minister of Health.

The Medical Care Insurance Fund, authorized under Section 29 of the Act, is financed by contributions from the Government of Canada and monies voted by the legislature of Newfoundland.

the plan

The legislative framework of the plan is set out in the Medical Care Insurance Act, amendments to that Act and its various regulations. The responsibility for the administration of the plan is vested in a Commission appointed by the provincial government. The contribution from the Government of Canada is based on fifty per cent of the national per capita cost of insured services in Canada multiplied by the provincial population. The provincial government funds the Commission for the difference between the Government of Canada contribution and total (including administrative) costs.

Individuals have complete freedom of choice as to which physician they consult. Physicians may be either participating or non-participating with respect to the plan. A participating status means that the doctor invoices MCP directly at approved rates as indicated in a Payment Schedule. When a physician is non-participating, he retains the right to bill the patient directly and at rates which may be higher than the Payment Schedule rates. MCP reimburses the patient at Payment Schedule rates and the patient is responsible for any difference. Except for surgery, diagnostic services and in-patient daily care, when a patient is treated by a specialist to whom he has not been referred, MCP will pay costs at general practice rates and the patient is expected to pay the specialist any difference between general practice and specialist rates. Medical services are provided by salaried physicians in several areas of the province.

Physicians' services included in the plan are set out in the Newfoundland Medical Care Insurance (Insured Services) Regulations. These include:

Visits in the office, hospital or home.
Care and treatment before, during and after operations, including anaesthesia.
Complete maternity care.
Eye examinations performed by a physician.
Specified surgical-dental procedures medically required to be performed in a hospital.

Not included in the plan are:

Services available to a resident under legislation covering Newfoundland Hospital Insurance, Workmen's Compensation, Department of Veteran's Affairs, Royal Canadian Mounted Police, Canadian Armed Forces.
Transportation, mileage charges and ambulance charges.
Drugs and vaccines.
Eye glasses, hearing aids, surgical appliances, wheel chairs, crutches, artificial limbs, etc.
Advice given by a physician to a beneficiary by telephone.
Plastic or other surgery for cosmetic purposes.
The services of optometrists, chiropractors, podiatrists, osteopaths, physiotherapists, nurses or paramedical personnel.
The difference between general practice and specialist rates for non-referred visits to a specialist.

organization

Section 18 of the Act makes provision for a Commission responsible to the Minister of Health, and charges this Commission to 'be responsible to establish and administer a plan of medical care insurance for residents of Newfoundland'.

The Commission is comprised of eight voting members appointed by the Lieutenant-Governor in Council, three of whom are nominated by the Newfoundland Medical Association, and two ex-officio members— the Deputy Minister of Health (or his representative) and the Executive Director of the Commission.

The Chairman, Mr. Verne Somers, resigned on December 31, 1976 and was replaced by Mr. Neville Ralph. The terms of office of Dr. N.J. Lush, Mrs. Ford Neal and Mr. Edward Noonan expired on 31 December, 1976. Mrs. Neal and Mr. Noonan were reappointed for a further term. Other appointments during the year were Dr. H.J. Blackwood and Mr. Roger Crosbie.

Twelve regular meetings were held during the year and there were several sub-committee meetings.

During the year there were eight resignations, nine appointments and three promotions. At year end the Commission staff complement was 60, of which four positions were vacant.

medical

Statistics

Statistical reports are indicated in Tables 1 to 8. The information includes the disposition of the medical care dollar by age of patient, by type of service, by specialist and gross income distributions. Earnings of physicians are indicated under three categories in order that comparisons can be made with similar data produced in other provinces. Of particular interest are the following statistics:

(a) claims received from physicians increased 9.8% over the previous year.

(b) services paid increased by 174,400 or 7.7% over the previous year.

(c) Table 6 indicating percentage of physicians in dollar categories for past four years.

(d) Tables 7 and 8 indicating 636 physicians as at 31 December 1976. During the calendar year 1976, 118 new physicians registered with the Commission, whilst 89 discontinued services by retirement or leaving the province.

Legislation

Section 41A of the Medical Care Insurance Act was amended (a) to provide regulations to define "patterns of practice" and (b) to provide an additional penalty of payment of a percentage of the fee schedule for a specified period.

The Insured Services Regulations were amended by redefining "insured services".

The Beneficiaries and Enquiries Regulations were amended by making provision for recovery of the cost of "unnecessary services" from beneficiaries.

The Physicians and Fees Regulations were amended as follows:

(a) to define "patterns of practice" and establish a formula for determination of the average pattern of practice;

(b) to provide for the appointment of Consultants and Tariff Development Committees; and

(c) to amend Schedule 1 to the Regulations by the addition of specific procedures.

Committees

(i) Joint Liaison Committee—This committee, comprised of the Chairman and two voting members of the Commission with the President and two executive members of the Medical Association, discusses major policy items and attempts to create effective liaison between the two parties. This committee met on several occasions during the year.

(ii) Advisory Committees— A valuable and essential part of the Commission's work is carried out through the Medical Advisory and Dental Advisory Committees. At regularly scheduled meetings the Medical Director receives recommendations concerning the settlement of difficult or contentious claims. Recommendations made at these meetings serve as an excellent liaison between the Commission and the medical and dental professions. The harmonious and constructive relationships which exist are in great measure attributable to the excellent work of officials of these Committees and our Medical Director. Several meetings were held during the year and the Committees made recommendations on contentious claims.

(iii) Consultants' Committee—The function of this Committee is to review profiles of physicians' practices, elicit explanations of variations in patterns of practice and recommend necessary action to the Commission. This Committee is nominated by the Association but responsible to the Commission. The Committee has been active since its inception in highlighting irregular patterns of practice and reviewing profiles where indicated.

(iv) Tariff Development Committee— The function of this Committee is to constantly monitor the payment schedule, consider and recommend to the Commission changes and interpretations as presented by the Medical Association.

Review of Fee Schedules

An increase of 7.5 per cent to the Payment Schedule was implemented as from 1 April 1976. Surgical-dental fees were increased by 10 per cent as from the same date.

claims processing and registration

Processing

As has been the trend in previous years, volumes of processed items increased during the year ended March 31, 1977.

Following are comparative figures for the past three years:

	Year ended March 31		
	1975	1976	1977
CLAIMS (IN-PROVINCE)			
Received from physicians	1,486,500	1,668,300	1,831,400
% Increase over previous year	13.9	12.2	9.8
Claims paid	1,432,000	1,615,300	1,758,700
% Increase over previous year	13.5	12.8	8.9
Returned to physicians	54,900	54,570	65,000
Items of service paid	2,049,400	2,255,300	2,429,700
% Increase over previous year	17.5	10.1	7.7
CLAIMS AND ENQUIRIES (OUT-OF-PROVINCE)			
Received from patients	21,824	24,855	30,110
% Increase over previous year	15	14	21
Claims paid	15,378	19,961	27,463
Enquiries and non-payable claims	7,680	4,894	2,647
PATIENT REGISTRATION			
New registrations	26,800	25,700	23,600
Registration updates	54,000	48,000	51,800
Card replacements	11,000	11,000	13,440
CLAIMS REJECTIONS			
Edit	18.8%	16.4%	15.6%
Assessment	5.8%	4.1%	3.1%

Systems

Work was completed on a total revision of the method of accumulating and storing historical claim data. The new program was implemented in April 1976 and has resulted in a saving of $30,000 annually, while at the same time providing a means of access to this data by use of microfiche cards.

Also in April 1976 a revised payment schedule was implemented which required a revision of rates and related assessment rule changes.

Normal assessment and edit rule reviews continued during the year and changes resulting from these are scheduled to be made in 1977. These changes are expected to reduce rejection rates and permit more efficient processing of claims.

Medical Audit

The newly created Audit Division conducted extensive investigations, which resulted in recovery of $59,540.72. Of this amount, $47,321.80 had been paid for services which were subsequently determined to be the responsibility of the Workmen's Compensation Board. Through the co-operation of WCB officials, a cross-check of records is maintained and physicians' services billed to MCP in error for work-related injuries are identified.

The remaining $12,218.92 was recovered from 27 physicians who had billed and been paid in excess of allowable amounts by using incorrect payment codes. The majority of these overbillings were detected by requesting patient verification of services billed.

Legal actions were taken against two physicians for submission of false claims. In each instance, convictions were registered under Section 41.1 of The Newfoundland Medical Care Insurance Act.

finances

Detailed financial results of the Commission's operations for the year are indicated in the audited financial statements which form part of this report. The national per capita cost for 1976-77 was $82.90, while Newfoundland's per capita cost was $56.12. Expenditure for insured services was $31,257,065, an increase of 14.4% over 1975-76. Administrative costs increased by 5% to $1,191,445 or 3.7% of total expenditure. The approved budget for 1976-77 was $32,670,000, as compared with total expenditure of $32,448,000.

Summary of Costs

	Total Medical Services Cost	Federal Contribution	% of Total	Provincial Cost Including Administration
1969-70	$12,300,000	$ 9,500,000	77.2	$3,959,000
1970-71	15,000,000	12,300,000	82.0	3,443,000
1971-72	15,700,000	14,300,000	91.1	2,273,000
1972-73	17,600,000	16,200,000	92.0	2,325,000
1973-74	20,200,000	16,100,000	79.7	5,073,000
1974-75	23,200,000	18,100,000	78.0	6,150,000
1975-76	27,300,000	20,400,000	74.7	8,000,000
1976-77	31,257,000	20,640,000	66.0	11,800,000

During 1976 and early 1977, federal-provincial discussions were held concerning a revised method of financing health care programs. Details of the revised method will be outlined in the 1977-78 Annual Report.

conclusion

A review of patient histories indicates apparent over-servicing in some instances and the physicians concerned will be requested to submit medical reports to justify the volume of services. Physicians play an important role in attempting to control unnecessary requests for services and the Commission anticipates their continued co-operation. Fortunately, the majority of residents request medical services only when absolutely necessary but there are some instances of apparent abuse which are under investigation.

The Commission wishes to pay special tribute to those members whose terms of office expired during the year. Their contribution to the effective operation of the Medical Care Plan is deeply appreciated. At the same time we welcome members appointed during the year and trust they will receive satisfaction in serving the Commission and the public. The Commission also appreciates the excellent work of its permanent staff and is satisfied with the management of its programs during the year.

DEPARTMENT OF THE AUDITOR GENERAL
ST. JOHN'S, NEWFOUNDLAND

AUDITOR'S REPORT

To the Chairman and Members,
The Newfoundland Medical Care Commission,
St. John's, Newfoundland.

I have examined the Balance Sheet of The Newfoundland Medical Care Commission as at 31 March 1977 and the Statement of Revenue and Expenditure for the year then ended. My examination was made in accordance with generally accepted auditing standards and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at 31 March 1977 and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

D.E. HOWLEY, C.A.,
Auditor General

St. John's, Newfoundland
14 September 1977

NEWFOUNDLAND MEDICAL CARE COMMISSION

Index to Financial Statements

31 March 1977

Balance Sheet	Statement 1
Statement of Revenue and Expenditure	Statement 2
Schedule of Administrative Expenditure	Schedule 1

STATEMENT 1

NEWFOUNDLAND MEDICAL CARE COMMISSION
Balance Sheet
As at 31 March 1977

Assets

	1977	1976
Current assets:		
Cash	$ 601,422	$ 292,663
Term deposit certificates (at cost)	900,000	850,000
Accrued interest receivable	536	7,731
Accounts receivable:		
Government of Canada:		
Estimated holdback	692,114	1,815,800
Estimated portion of contribution receivable relating to unprocessed and unpresented claims	—	2,382,055
Province of Newfoundland:		
Estimated portion of contribution receivable relating to unprocessed and unpresented claims (Note 2)	2,866,211	—
Third party liability recoveries	16,551	12,130
Sundry	449	—
	3,575,325	4,209,985
Total current assets	5,077,283	5,360,379
Fixed assets:		
Furniture and equipment - at cost	82,396	81,691
Less: Cost expensed in year of acquisition (Note 1)	82,396	81,691
	—	—
Total assets	$5,077,283	$5,360,379

Liabilities

Current liabilities:		
Accounts payable and accrued liabilities	$ 32,274	$ 66,256
Due to Province of Newfoundland:		
Salaried physician costs	859,753	1,911,833
1976-77 operating surplus (Note 1) (Statement 2)	353,284	225,160
	1,213,037	2,136,993
Estimated liability for unprocessed and unpresented claims (Note 1)	3,831,972	3,157,130
Total liabilities	$5,077,283	$5,360,379

Signed on behalf of the Commission:

N.W. RALPH
Chairman

ROY C. MOORES
Executive Director

See accompanying notes

STATEMENT 2

NEWFOUNDLAND MEDICAL CARE COMMISSION
Statement of Revenue and Expenditure
For the year ended 31 March 1977

Revenue

	1977	1976
Contributions:		
Government of Canada	$20,642,464	$20,403,305
Province of Newfoundland	11,966,211	8,100,347
	32,608,675	28,503,652
Investment income	148,719	125,316
Third party recoveries	32,385	31,689
Miscellaneous	11,591	10,092
Total revenue	$32,801,370	$28,670,749

Expenditure

Insured services:		
Physicians:		
Fee for service (opted-in)	$22,772,793	$19,518,261
Fee for service (opted-out) and out of province physicians	605,634	609,143
Dental surgery	414,922	370,189
Sessional payments	666,729	868,972
	24,460,078	21,366,565
Salaries paid by Commission	21,168	455,656
Salaries paid by Province of Newfoundland	6,775,819	5,488,664
	31,257,065	27,310,885
Administration (Schedule 1)	1,191,021	1,134,704
Total expenditure	32,448,086	28,445,589
Surplus for the year (To Statement 1)	$ 353,284	$ 225,160

See accompanying notes

SCHEDULE 1

NEWFOUNDLAND MEDICAL CARE COMMISSION
Administrative Expenditure
For the year ended 31 March 1977

	1977	1976
Computer costs:		
Claims processing	$312,000	$343,700
Redevelopment	30,391	18,653
	342,391	362,353
Salaries	631,119	559,576
Commission fees	10,118	10,128
Office supplies	69,081	65,810
Microfilming	6,728	3,972
Postage and telephone	31,245	28,263
Electricity	2,252	1,917
Furniture and equipment	6,070	13,658
Office rental	57,793	54,919
Leasehold improvements	3,139	6,141
Travelling	9,976	10,377
Miscellaneous	21,109	17,590
Total administrative expenditure (To Statement 2)	$1,191,021	$1,134,704

See accompanying notes

NEWFOUNDLAND MEDICAL CARE COMMISSION
Notes to Financial Statements
For the year ended 31 March 1977

1. **Significant accounting policies**
   In accordance with Section 3 of The Newfoundland Medical Care Insurance (Amendment) Act, 1974, the Province of Newfoundland is liable for any deficit of the Commission from monies voted by the Legislature. The Commission is therefore, of the understanding that any surplus of the Commission is due to the Province of Newfoundland. Accordingly, the Commission has recorded an amount of $353,284 as due to the Province of Newfoundland.

   The estimated liability for unprocessed and unpresented claims is $3,831,972 as at 31 March 1977. This amount consisted of $2,516,372 covering claims received in March 1977 and paid in subsequent months and an estimate of $1,315,600 for physicians' services rendered prior to 31 March 1977 but for which no claims had been submitted at that time.

   The Commission follows the practice of expensing fixed assets in the year of acquisition.

2. Commencing 1 April 1977, contributions for medical care costs will be the responsibility of the Province of Newfoundland.

3. **Anti-Inflation Act**
   Newfoundland Medical Care Commission, is subject, in part, to the Anti-Inflation Act and Regulations, which became effective 14 October 1975. As a result, the Commission's ability to increase fee for service rates and compensation subsequent to that date is restricted.

STATISTICAL TABLES

DISTRIBUTION OF PAYMENTS BY TYPE OF PAYMENT BY SPECIALTY 1976-77

TABLE 1

Specialty	Physicians & Dentists	Fee-For-Service Payments	Salaried Payments	Sessional Payments	Total Payments	% Total Payments
General Practice	211	10,443,888	85,134	270,684	10,799,706	35.3
Anaesthesia	40	1,288,338	6,333	15,000	1,309,671	4.3
Dermatology	3	71,742	—	—	71,742	.2
Surgery (General, Plastic & Neuro.)	43	2,764,972	16,872	36,260	2,818,104	9.2
Internal Medicine	40	1,948,591	—	24,948	1,973,539	6.4
Neurology	5	222,502	—	20,714	243,216	.8
Obstetrics & Gynaecology	18	1,189,124	—	2,300	1,191,424	3.9
Ophthalmology	21	520,143	—	59,100	579,243	1.9
Orthopaedic Surgery	10	925,013	—	35,300	960,313	3.2
Otolaryngology	3	510,976	—	—	510,976	1.7
Paediatrics	23	829,892	6,345	52,025	888,262	2.9
Psychiatry	15	1,000,096	—	18,264	1,018,360	3.3
Urology	6	376,883	—	600	377,483	1.2
Salaried Physicians	427	225,118	6,726,384	115,452	7,066,954	23.1
Total Physicians	865	22,317,278	6,841,068	650,647	29,808,993	—
Out of Province	—	381,311	—	—	381,311	1.2
Dental Surgery	58	431,671	—	—	431,671	1.4
Totals		23,130,260	6,841,068	650,647	30,621,975	

ITEMS OF SERVICE BY SPECIALTY BY TYPE OF SERVICE 1976-77
(EXCLUDING SALARIED SERVICES)

TABLE 2

Specialty	Consultations & Assessments	Office Visits	Home Visits	Hospital Visits	Diagnostic Therapeutic Procedures	Obstetrics	General Surgery	Time Units	Dental Surgery	Totals	% of Totals
General Practice	81,165	1,055,060	85,495	197,488	39,701	11,855	29,954	42,254	2,195	1,545,167	64.7
Anaesthesia	282	1,303	25	2,255	4,523	311	25,174	124,597	3,945	162,415	6.8
Dermatology	2,213	1,029	—	2,375	114	—	309	—	—	6,040	.3
General Surgery	18,570	14,267	1,399	30,436	904	179	18,620	2,369	31	86,775	3.6
Internal Medicine	22,994	9,469	140	89,009	15,616	—	2,031	—	—	139,259	5.8
Neurology	4,833	362	1	8,894	29	—	29	—	—	14,148	.6
Neurosurgery	1,829	89	—	2,647	33	—	639	45	2	5,284	.2
Obstet. & Gynae.	13,567	14,193	14	7,562	124	3,421	8,728	597	4	48,210	2.0
Ophthalmology	24,643	6,170	3	1,531	102	—	767	—	—	33,216	1.4
Orthopaedic Surgery	15,110	6,468	19	19,107	657	—	6,067	973	—	48,401	2.0
Otolaryngology	10,101	6,176	3	765	671	—	5,760	—	1	23,477	1.0
Paediatrics	13,976	11,182	464	37,340	16,021	—	259	137	—	79,379	3.3
Plastic Surgery	1,547	727	—	1,944	8	—	1,986	12	90	6,314	.3
Psychiatry	6,947	41,920	240	33,318	2,442	—	—	—	—	84,867	3.6
Urology	4,061	1,028	—	5,345	146	—	3,647	105	—	14,332	.6
Dental Surgery	30	8	—	—	13	—	91	4	62,162	62,308	2.6
Out of Province	4,750	8,197	105	7,367	2,176	176	2,097	4,666	100	29,634	1.2
Totals	226,618	1,177,648	87,908	447,383	83,280	15,942	106,158	175,759	68,530	2,389,226	
% of Totals	9.5	49.3	3.7	18.7	3.5	.6	4.4	7.4	2.9		

PERCENTAGE DISTRIBUTION BY AGE AND SEX OF POPULATION PAYMENTS AND SERVICES 1976-77 (EXCLUDING SALARIED SERVICES)

TABLE 3

	MALE			FEMALE		
	% POPULATION	% PAYMENTS	% SERVICES	% POPULATION	% PAYMENTS	% SERVICES
Under 1 yr.	1.2	0.9	1.0	1.1	0.7	0.9
1 - 4	4.8	4.4	5.2	4.7	3.5	4.3
5 - 9	6.6	3.4	3.7	6.3	2.8	3.1
10 - 14	6.4	2.5	2.7	6.1	2.4	2.6
15 - 19	5.8	2.7	2.7	5.6	4.9	5.2
20 - 24	4.2	2.7	2.8	4.3	7.6	7.8
25 - 29	3.4	2.8	2.7	3.3	7.5	7.1
30 - 34	2.7	2.4	2.3	2.6	5.4	5.1
35 - 39	2.5	2.0	1.9	2.3	3.7	3.3
40 - 44	2.4	2.0	1.8	2.2	3.1	2.9
45 - 49	2.3	2.1	1.9	2.1	3.0	2.7
50 - 54	2.2	2.2	2.0	2.0	2.8	2.7
55 - 59	2.0	2.6	2.3	1.8	2.8	2.6
60 - 64	1.5	2.6	2.4	1.4	2.6	2.4
65 - 69	1.1	2.1	1.9	1.1	2.1	2.1
70 - 74	0.8	1.5	1.3	0.9	1.5	1.5
75 - 79	0.6	1.0	1.1	0.6	1.2	1.2
80 - 84	0.3	0.7	0.8	0.4	0.8	0.9
Over 84	0.2	0.4	0.5	0.2	0.6	0.6
	51.0	41.0	41.0	49.0	59.0	59.0

AVERAGE GROSS PAYMENTS TO PHYSICIANS 1976-77
(EXCLUDING SALARIED PHYSICIANS)

	FULL TIME		OVER $20,000		OVER $10,000		ALL PHYSICIANS	
General Practice	(130)	69,300	(172)	61,200	(183)	58,500	(211)	51,200
St. John's	(41)	63,200	(58)	54,100	(62)	51,700	(75)	43,400
Corner Brook	(14)	68,900	(16)	65,000	(18)	59,500	(21)	51,050
Grand Falls	(11)	76,000	(12)	73,800	(13)	69,100	(13)	69,100
Carbonear	(6)	68,200	(7)	61,700	(8)	56,200	(8)	56,200
Labrador City-Wabush	(3)	70,000	(4)	63,200	(6)	46,400	(9)	32,600
Gander	(6)	67,000	(9)	58,500	(9)	58,500	(10)	52,600
Other Districts	(49)	73,400	(66)	64,500	(67)	63,750	(75)	57,400
Anaesthesia	(15)	59,900	(23)	52,100	(27)	46,600	(40)	32,500
Medical Specialists	(46)	72,700	(68)	59,900	(74)	56,300	(86)	48,800
Dermatology	(1)	65,700	(1)	65,700	(1)	65,700	(3)	23,900
Internal Medicine	(24)	69,500	(33)	58,600	(35)	56,100	(40)	49,300
Neurology	(3)	63,900	(4)	57,600	(5)	48,600	(5)	48,600
Paediatrics	(8)	73,000	(15)	55,200	(18)	48,800	(23)	38,600
Psychiatry	(10)	83,700	(15)	67,900	(15)	67,900	(15)	67,900
Surgical Specialists	(57)	96,300	(78)	80,500	(84)	75,700	(91)	70,100
Surgery - Plastic	(2)	135,000	(2)	135,000	(2)	135,000	(2)	135,000
- Neuro.	(2)	97,100	(2)	97,100	(2)	97,100	(2)	97,100
- General	(20)	88,600	(33)	69,900	(36)	65,100	(39)	60,400
Obs. & Gynae.	(10)	98,000	(15)	78,000	(16)	74,200	(18)	66,200
Ophthalmology	(5)	85,600	(8)	61,600	(10)	51,700	(11)	47,300
Otolaryngology	(3)	170,300	(3)	170,300	(3)	170,300	(3)	170,300
Orthopaedic Surgery	(10)	96,000	(10)	96,000	(10)	96,000	(10)	96,000
Urology	(5)	74,900	(5)	74,900	(5)	74,900	(6)	62,900
All Specialists	(118)	82,500	(169)	68,400	(185)	63,700	(217)	54,700
All Physicians	(248)	75,600	(341)	64,800	(368)	61,100	(428)	53,000

(Bracketed figures represent numbers of physicians)

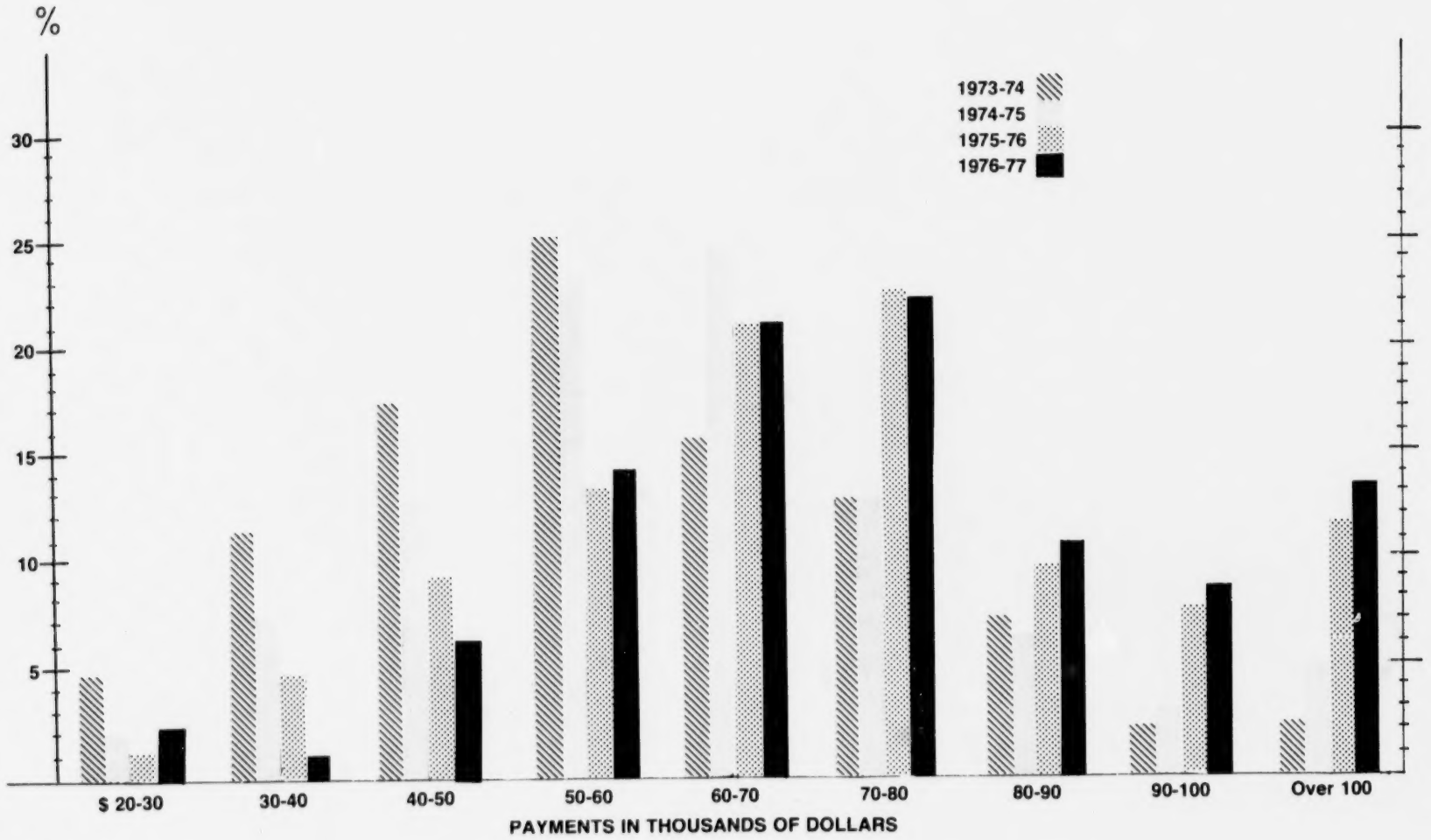
CLASSIFICATION OF PAYMENTS TO OR IN RESPECT OF FULL-TIME PHYSICIANS (EXCLUDING SALARIED PHYSICIANS)

TABLE 5

NEWFOUNDLAND MEDICAL CARE COMMISSION GROSS PAYMENTS APRIL 1976 — MARCH 1977	ANAESTHESIA	DERMATOLOGY	SURGERY (GENERAL, PLASTIC & NEUROSURG.)	INTERNAL MEDICINE	NEUROLOGY	OBSTETRICS AND GYNAECOLOGY	OPHTHALMOLOGY	OTOLARYNGOLOGY	ORTHOPAEDIC SURGERY	PAEDIATRICS	PSYCHIATRY	UROLOGY	SUB-TOTALS	GENERAL PRACTICE	TOTALS	% OF TOTALS
$20,001 - 30,000				1									1	5	6	2.4
30,001 - 40,000	1												1	2	3	1.2
40,001 - 50,000	1		2		1						1		5	10	15	6.0
50,001 - 60,000	4			8						3	1	1	17	19	36	14.5
60,001 - 70,000	6	1		3	1		2			1	1	2	17	35	52	21.0
70,001 - 80,000	3		6	7	1	1			1	1	3		23	32	55	22.2
80,001 - 90,000			5	2		3	1		2	1			14	12	26	10.5
90,001 - 100,000			4	1		3	1		4	2	1	2	18	4	22	8.9
Over 100,000			7	2		3	1	3	3		3		22	11	33	13.3
TOTALS	15	1	24	24	3	10	5	3	10	8	10	5	118	130	248	

TABLE 6

PERCENTAGE OF FULL-TIME PHYSICIANS WITHIN PAYMENT RANGES



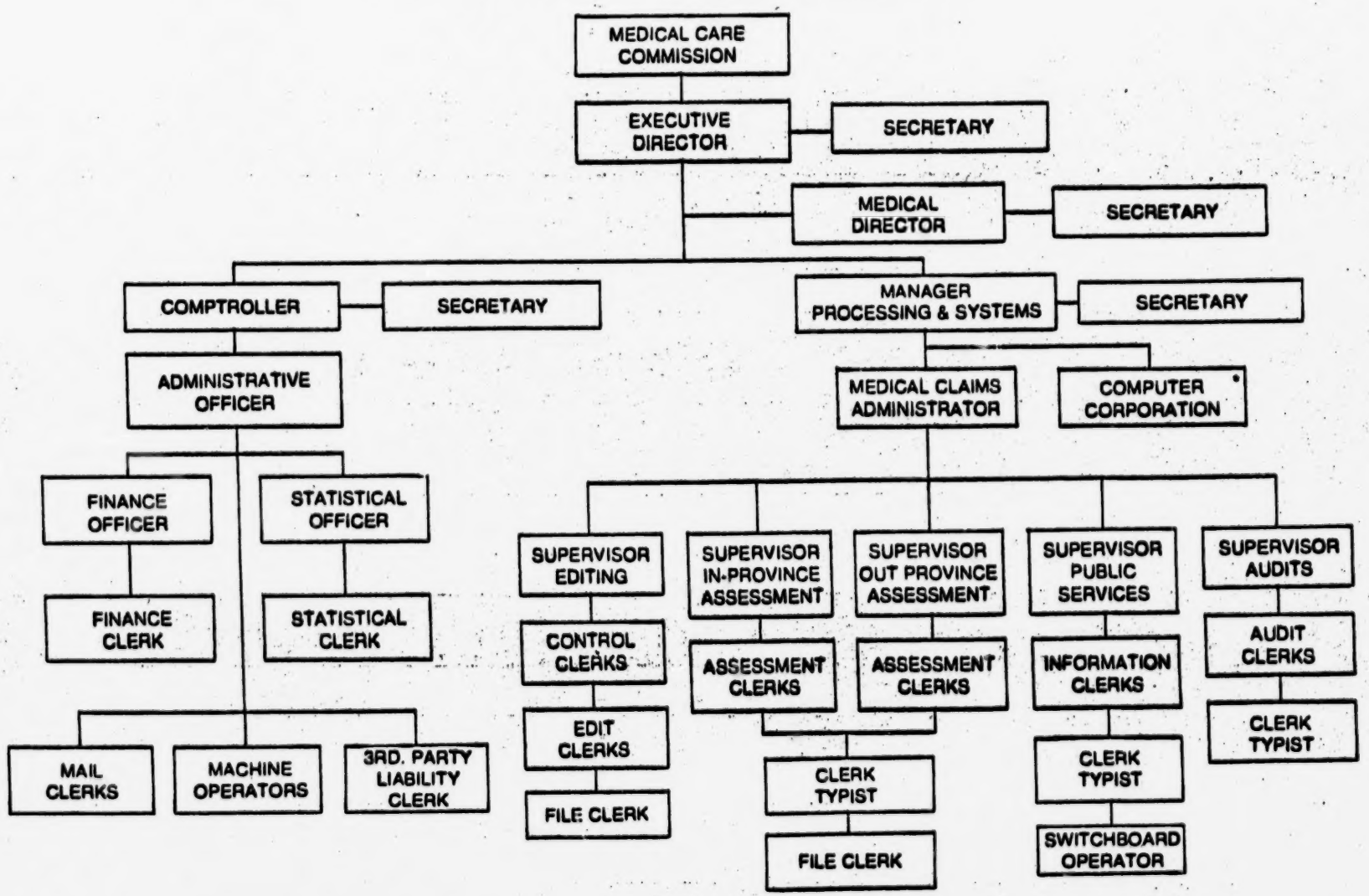
PHYSICIANS AND DENTISTS IN NEWFOUNDLAND 31 DECEMBER 1976

TABLE 7

DISTRICT	PRIVATE PRACTICE	SALARIED	RADIOLOGY	PATHOLOGY	ADMINIS-TRATION	TOTAL PHYSICIANS	DENTISTS
BAIE VERTE	x	7	1	x	x	8	2
BAY DE VERDE	1	x	x	x	x	1	x
BELL ISLAND	1	3	x	x	x	4	1
BONAVISTA	2	6	x	x	x	8	x
BONNE BAY	x	5	x	x	x	5	x
BOTWOOD	x	6	x	x	x	6	x
BROOKFIELD	x	4	x	x	x	4	1
BURGEO	x	3	x	x	x	3	x
BURIN	2	5	x	x	x	7	2
CARBONEAR	9	2	x	x	x	11	2
CHANNEL	2	3	x	x	x	5	2
COME BY CHANCE	3	6	x	x	x	9	2
FERRYLAND	1	2	x	x	x	3	x
FOGO	x	2	x	x	x	2	x
GANDER	19	14	1	1	x	35	7
GRAND BANK	x	4	x	x	x	4	1
GRAND FALLS	24	5	2	2	x	33	5
HARBOUR BRETON	x	8	x	x	x	8	x
HARBOUR GRACE	5	x	x	x	x	5	1
HARBOUR MAIN	11	x	x	x	x	11	x
HUMBER	43	5	2	2	1	53	7
I.G.A. NEWFOUNDLAND	x	19	1	x	x	20	3
I.G.A. LABRADOR	x	14	x	x	x	14	1
LABRADOR	7	x	x	x	x	7	2
MARKLAND	1	4	x	x	x	5	2
OLD PERLICAN	1	4	x	x	x	5	x
PLACENTIA	2	3	x	x	x	5	2
PORT DE GRAVE	5	x	x	x	x	5	1
SPRINGDALE	1	5	x	x	x	6	3
STEPHENVILLE	8	10	1	x	x	19	3
ST. JOHN'S	256	21	11	7	16	311	32
ST. LAWRENCE	x	4	x	x	x	4	x
ST. MARY'S	x	2	x	x	x	2	x
TRINITY	x	1	x	x	x	1	x
TWILLINGATE	x	7	x	x	x	7	x
TOTALS	404	184	19	12	17	636	82

YEAR ENDING	PRIVATE PRACTICE	SALARIED	RADIOLOGY	PATHOLOGY	ADMINIS-TRATION	TOTAL PHYSICIANS	DENTISTS
31/12/1969	221	149	15	17	19	421	54
Net 1970	+29	-7	+1	-3	+1	+21	+5
31/12/1970	250	142	16	14	20	442	59
Net 1971	+22	+6	-1	+1	-2	+26	-1
31/12/1971	272	148	15	15	18	468	58
Net 1972	+20	+3	+1	-1		+23	+9
31/12/1972	292	151	16	14	18	491	67
Net 1973	+8	+9		-1		+16	+3
31/12/1973	300	160	16	13	18	507	70
Net 1974	+71				-2	+69	+1
31/12/1974	371	160	16	13	16	576	71
Net 1975	+19	+10	+3	+1	-2	+31	-3
31/12/1975	390	170	19	14	14	607	68
Net 1976	+14	+14		-2	+3	+29	+14
31/12/1976	404	184	19	12	17	636	82

ORGANIZATION CHART
NEWFOUNDLAND MEDICAL CARE COMMISSION



MARCH, 1977

*CONTRACTUAL ARRANGEMENTS